


WELLS
FARGO

Getting Started:
**Your New
 Checking Account**



Welcome To Wells Fargo

Thank you for choosing to bank with Wells Fargo. At Wells Fargo, you have the convenience of banking whenever and wherever you want, and the comfort of knowing we are here to help you succeed financially.

Wells Fargo has developed this guide to help you understand the basics of your new Wells Fargo checking account. You can use this guide as a quick reference for banking terms and definitions, as well as a source for helpful tips (look for the "Tip" logo ) to get the most out of your new account. And, as always, you can visit a Personal Banker in any of our banking locations during normal business hours, visit *Wells Fargo Online*® Banking at www.wellsfargo.com, or call *Wells Fargo Phone Bank*® 24 hours a day, 7 days a week.



TIP

If you are interested in getting additional financial education, please visit *Hands On Banking*® – Wells Fargo's award-winning financial literacy program.

(English) www.handsonbanking.org

(Spanish) www.elfuturoentusmanos.org

HOW TO USE THIS GUIDE:



Tip Box: Helpful Hints To Better Manage Your Account

Glossary: Definition Of Key Terms Mentioned In This Guide

Your New Checking Account:

Quick Start Guide

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Your New Checking Account:

An Overview

What Comes With Your Checking Account

Your new Wells Fargo checking account is a safe and convenient place to keep and have flexible access to your money.

There are a variety of ways to move money into and out of your checking account and this guide will show you how to keep track of all your checking account transactions. It is important to track your spending and to manage your checking account carefully to help you avoid fees and to build good money management habits, which can give you greater financial flexibility.

You may use your checking account for daily spending and paying bills.

There are several easy ways to access the money in your account:

- Use the ATM (Automated Teller Machine) for cash withdrawals or to make deposits
- Write a check for payment
- Use your Wells Fargo® Check Card to make purchases without writing a check. You can also get cash back at many participating merchants.
- You can check account balances, transfer money between accounts, and use helpful money management tools with Wells Fargo Online® at www.wellsfargo.com. With our Online Bill Pay service, you can pay your bills quickly, easily, and securely. No more check writing or stamps required.

Wells Fargo offers a number of additional, useful services to make managing your money even more convenient. These services will be mentioned throughout this guide, as well as in Section 5. Please see your Personal Banker for additional information or to sign up for any of these accounts or services:

- **Savings Accounts**
- **Overdraft Protection**
- **Direct Deposit**
- **Global Remittance Services**
- **Wells Fargo Online Banking**
- **And Bill Pay**
- **Wells Fargo Credit Card¹**

Please refer to your "Consumer Account Fee and Information Schedule" for potential fees specific to your account.

¹Subject to credit qualification.



2.0 Your New Checking Account: Money In – How To Make Deposits

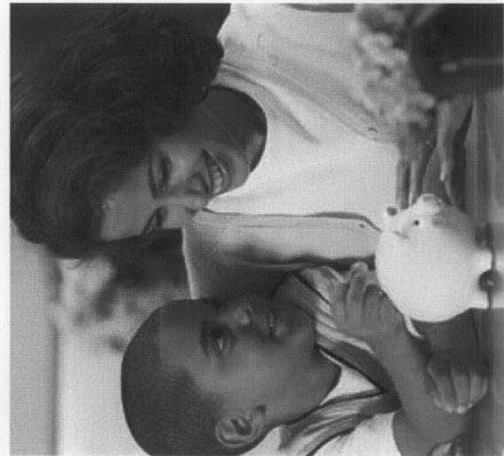
Adding Money To Your Account

There are many ways to add money to your account.

- **ATM:** Using a Wells Fargo ATM is a convenient, safe, and easy way to deposit money into your account and is available 24 hours a day, 7 days a week
- **Banking Location:** Visit any Wells Fargo banking location to make your deposit during bank business hours
- **Direct Deposit:** Setting up Direct Deposit (see glossary) of your paycheck or other income into your account is free, easy, quick, and secure – giving you the peace of mind that your money is readily available on payday
- **Transfers:** You can transfer money to your checking account from other Wells Fargo accounts, at ATMs, online, or at a banking location
- **Automatic Transfers:** You can set up a free recurring transfer of money from one Wells Fargo account to another. You choose the day and the amount you wish to transfer at time of set up.



Set up Direct Deposit and have timely access to your paycheck or other income on payday. Most employers and government agencies offer Direct Deposit.



Money In – How to Make Deposits (continued)

Preparing Your Deposit

Making a deposit is easy. You can use the personalized deposit slips that come with your checks or a deposit slip from a Wells Fargo banking location. You can make deposits with a Bank Teller, at a Wells Fargo® ATM, or by mail.

DEPOSIT TICKET
TO BE USED FOR DEPOSIT TRANSACTIONS ONLY

HENRY WELLS
2063 PLEASANT RD.
ANYWHERE, U.S.A. 12345

DATE 08/06/07

Henry Wells
Wells Fargo Bank, N.A.
wellsfargo.com

3 ☐ CASH
REGULATORY CODE

4 ☐ CHECKS
L.M. Checks
Single

5 SUB TOTAL \$ 145.00

6 LESS CASH
RECEIVED \$ 40.00

7 \$ 105.00

ACCOUNT NUMBER 123456789012

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WELLS FARGO BANK, N.A.
MEMBER FDIC

ORIGINAL AND OTHER ITEMS ARE RETURNED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

- 1 **Account Number:** This number ensures that the money is deposited in the correct account. If you do not have your account number with you, your Banker can provide the information to you.
- 2 **Your Information:** Your name is pre-printed or written in. Write in today's date.
- 3 **Cash:** If depositing cash, write the amount.
- 4 **Checks:** If you are depositing checks or money orders, list them separately here on the front, and use the back if necessary.
- 5 **Subtotal:** Write the total amount being deposited.
- 6 **Less Cash Received:** Write the amount of cash you would like to get back from the checks you are depositing. If you are depositing a check and would like cash back, you must sign the deposit slip and provide identification to the Bank Teller to confirm you are the account holder.
- 7 **Total:** Subtract the amount, if any, on the line "Less Cash Received" from the Subtotal, and record the total amount being deposited here.

Endorsing Checks

To deposit a check into your account – whether you're at the teller window or at the ATM – you must first endorse it. To endorse a check, simply sign your name and write your account number. For your safety, DO NOT do this until you are ready to deposit the check.

Holds On Your Deposit

Occasionally, the bank may place a "hold" on a check you are depositing to ensure that the check is not returned unpaid. This means that you may not have immediate access to the money and cannot use that sum from your account until the hold is released. If a hold is placed on your deposit, the bank will notify you of the length of the hold either at the time of deposit, by a notice in the mail, or via email. A hold on a deposited check is due to a number of factors, including:

- Factors or circumstances that indicate that a deposited check will NOT be paid by the institution (bank) on which it is drawn
- Length of time your account has been open
- Frequency of overdrafts or returned checks on your account

TIP Sign up for free access to Wells Fargo Online Banking and provide us with your email address, and we will notify you if a hold is placed on your deposit.

Accessing Your Money

There are many ways to access money in your checking account:

- Check Card purchases
- Paying bills by writing a check
- Getting cash at ATMs
- Using Online Bill Pay

You can use your Check Card, also called a debit card, to make cash withdrawals at the ATM and make purchases at businesses that accept Visa® debit cards. **Although your Check Card has a Visa® symbol on it, it is not a credit card.** When you use your Check Card, the money is deducted from your primary linked checking account.

Setting Up Your PIN (Personal Identification Number)

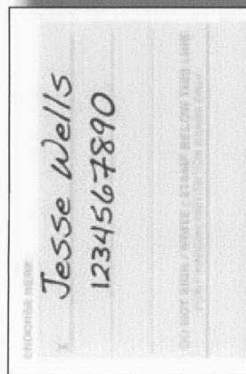
You must set up a PIN in order to use your Check Card at the ATM and to make purchases. For your safety and the security of your account, keep your PIN a secret. Do not carry this code with you or share it with anyone. You may want to change it every so often.

When you use your Check Card at a store, you may be given the option of selecting "debit" or "credit." Either way, the money will be deducted from your primary linked checking account. The only difference at checkout between these options is:

- **If you select "debit"** – you will be asked to input your PIN
- **If you select "credit"** – you may be asked to sign your name on the sales receipt



TIP Be sure to keep track of all your deposits and withdrawals to avoid spending more money than you have in your account and incurring unnecessary fees.



Your Wells Fargo Check Card

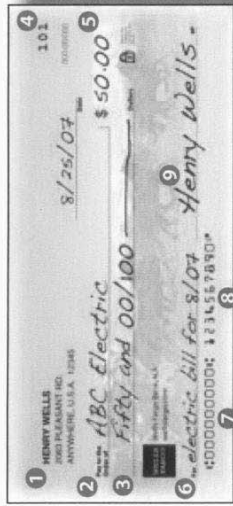
- 1 Check Card Number:** This 16-digit number is unique to your card. (It is not your checking account number.)
- 2 Expiration Date:** Your card can only be used until this date. A new card will be automatically sent to your address prior to the expiration date.
- 3 Visa® Logo:** This symbol means that you can use this card wherever Visa debit cards are accepted, such as department stores, restaurants, or online.



- 4 Customer Service Number:** Call this toll-free number when you have questions about your account.
- 5 Signature Bar:** For your protection against fraud, be sure to sign here as soon as you receive your card.
- 6 CVV (Card Verification Value):** This number is unique to your card. When you use your Check Card to make purchases over the phone or Internet, some merchants may require you to supply this number to confirm that you have the card with you.
- 7 Network Logos:** You can access the money in your checking account at any ATM that carries the PLUS® or STAR® logos. You can also make PIN-based purchases and request cash back at merchants that display the Interlink® logo.

Writing Checks

There is a proper way to fill out a check to protect your money.



- 1 Name and Address:** This information is preprinted on the check.
- 2 Pay to the Order of:** Write the name of the person or company who will be receiving the money.
- 3 Amount Line:** Write the amount in words instead of numbers. If the amount does not fill the space, draw a line to the end.
- 4 Check Number:** This reference number will help you keep track of your payments by check. Each time you write a check, record the check number, date, payee, and amount in your check register – and calculate your new balance.
- 5 Dollar Amount:** Write the check amount in numbers.
- 6 Memo:** You can write the reason for the check here as a reminder. This is optional.
- 7 Bank Routing Number (RTN):** This is the nine-digit number on the bottom left-hand corner of your checks, to the left of your account number. The routing number identifies the bank that issued the check. Every bank in the United States has at least one routing number. You'll need this number to set up Direct Deposit.
- 8 Account Number:** This ten-digit number is unique to your account. This is also needed to set up Direct Deposit.
- 9 Signature:** This should be the last thing you complete. Your signature on the check means that you approve the payment.



- ☒ Write in ink.
- ☒ Write clearly.
- ☒ Record each check in your check/transaction register.

4.0

Your New Checking Account:

Money Management Tips

Money Management Tips (continued)

Record Your Transactions**Keep accurate records of your deposits and withdrawals.**

Use your check register to record every deposit and withdrawal you make. Keeping track of all your transactions will help you manage your money.

YEAR	DATE	DESCRIPTION	AMOUNT	DEPOSIT	WITHDRAWAL	BALANCE
8/03	101	ABC Electric Co.	42 00			303 00
8/06		ATM	40 00			263 00
8/13		Coffee	3 50			259 50
8/15		Paycheck Direct Deposit		557 24		816 74
8/16		Automatic Transfer to Savings	40 00			776 74

Date: Write the date of the transaction.

Description: Write the details of your transaction.

Withdrawals (Subtractions): Write the amount of the withdrawal.

Deposit (Additions): Write the amount of the deposit.

Balance: Add or subtract each transaction to determine your account balance.



Don't forget to record any non-check transactions, including deposits, ATM withdrawals, Check Card purchases, and automatic transfers to or from your account.



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How To Avoid Overdrafts**Know Your Balance**

It is important to keep track of your transactions to make sure you do not create an overdraft (spend more money than you have in your account). You can check your account balance through www.wellsfargo.com, *Wells Fargo Phone BankSM*, at Wells Fargo ATMs, or at any of our banking locations. However, by keeping accurate records of your transactions, you will have the most up-to-date balance for your account.

Unfortunately, there may be times when you will create an overdraft in your account. If you do spend more than your available balance (see below), the bank will either pay the item, which will create an overdraft in your account, or return the item unpaid. In either case, you will be charged a fee* for each occurrence. If the item is returned unpaid, you may also be charged a fee by the merchant to whom the check was written. You can avoid incurring these types of fees by talking to a Banker who can help you set up Overdraft Protection (see below).

Available Balance

Available balance is the most current picture of money available for withdrawal. It reflects the latest balance based on transactions in your account received by Wells Fargo today, including deposited money, paid checks, withdrawals, and Check Card purchases. (Please note that some transaction activities may not be immediately recorded to your account and may not yet be reflected in the available balance).

Overdraft Protection:

Protect yourself from overdrafts and returned items by linking your checking account to your Wells Fargo savings account or credit card. With Overdraft Protection, if you do not have enough money in your checking account to cover one of your withdrawals, purchases, or checks, money will be automatically transferred from the linked account to cover your transactions. Having this service will help to avoid fees generated from overdrafts, which will be assessed for each occurrence and can add up quickly. The fee for Overdraft Protection is only assessed when overdraft occurs (when money is automatically transferred), and it is much lower than fees charged for overdrafts.



Sign up for Overdraft Protection. Talk to a Banker today.

*Consult your "Consumer Account Fee and Information Schedule" for more information.

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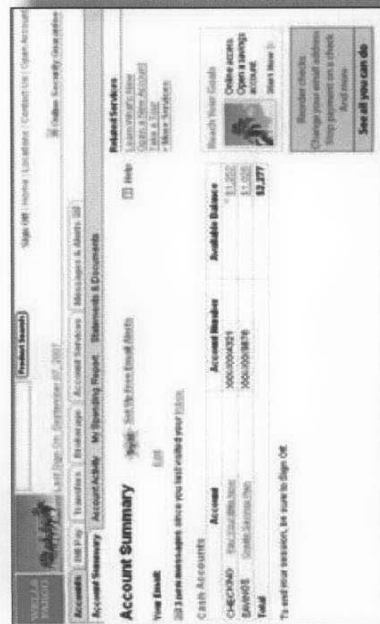
Monitor Your Account Online

With Wells Fargo Online® you can access your account information and view your available balance at any time from any computer with Internet access. Monitoring your account is easy with free online tools, including:

- Account Alerts – get email or text message notifications about your account
- Online Check Images – view copies of paid checks (front and back)
- My Spending Report – view spending patterns from your Wells Fargo Checking Account, Check Card, Credit Card, and Bill Pay service to see where your money goes each month.

You can also transfer funds between accounts, re-order checks, or sign up for online statements. Sign up at www.wellsfargo.com or talk with your Banker for more information.

TIP Take advantage of a variety of tools and services, such as Online Statements and "Low Balance Alert," which can be sent to your email address or cell phone if you reach the low-balance level that you specify.



Online Security Guarantee

We guarantee that you will be covered for 100% of the funds in your Wells Fargo account in the unlikely event that someone you haven't authorized removes those funds through Wells Fargo Online® or Wells Fargo Business Online®. You are responsible for protecting your password and account information and for providing prompt notification of any unauthorized transaction. Visit www.wellsfargo.com/security for how our guarantee works.

Protect Your Account And Identity

Financial fraud and identity theft have become increasingly common. That is why Wells Fargo takes steps to safeguard you, your account, and your money. When you visit us at our banking locations, call the Wells Fargo Phone Bank®, or visit us online at www.wellsfargo.com, we follow certain procedures to protect you, such as:

- Ask you to provide two forms of identification
- Ask you to swipe your ATM or Check Card and enter your PIN while at the teller window
- Ask you specific questions about yourself to establish identity
- Send you a notice to verify a change in your address

Phishing:

Some criminals send emails directing you to phony websites for the purpose of stealing your confidential financial information. These emails, called "phishing," usually contain a link that sends you to a counterfeit website that is made to look like that of your bank. Notify Wells Fargo if you believe the source of the email was not legitimate.

Safeguard Your Account

You can also take steps to protect yourself.

- Never give your account information unless YOU initiate the contact
- Review your account statements as soon as you receive them
- Guard your ATM or Check Card and PIN. Do not write your PIN on your card or keep the number in your wallet.
- Store new and cancelled checks securely
- Do not leave your statements out in an open area where others may see them



Never share your PIN number with anyone, and don't keep it in your wallet.



Money Management Tips (continued)

Review Your Monthly Statement

Each month you can choose to receive an account statement either in the mail or online. The statement summarizes all your account activity – cashed checks, withdrawals, deposits, as well as any fees during the statement period.

It is very important that you review your statement each month:

- Review all your transactions. Verify them against your check/transaction register.
- Double check your ending balance on your statement with the one in your register. If the balances do not match, identify all transactions not shown on your statement that may be on your register (such as checks you've written that have not yet been processed by Wells Fargo).
- You should also identify any transactions on your statement that you may have forgotten to note on your register (such as a Check Card purchase or any fees). Once you have made these adjustments, your statement balance and register balance should match. This is commonly referred to as reconciling your account.

WELLS FARGO Account Statement Statement Date: June 30, 2007 Page 1 of 2		JESSE WELLS 1000 MARKET LANE ANTOWNA, ST 11111-2222	
If you have any questions about this statement or your accounts, call: 1-800-TO-WELLS (1-800-869-3557) Or write: WELLS FARGO BANK, N.A., P.O. BOX 6995, PORTLAND, OR 97228-6995.			
		Introducing My Savings Plan™ – a free online tool for Wells Fargo customers. • Build your savings with automatic transfers • Automatically track your progress and see how much you've saved towards your goals • Get tips and guidance to help you reach your goals faster. To learn more, talk to your local banker or visit www.wellsfargo.com/jump/mysavingsplan	
Market Rate Savings Jesse Wells, Customer Account Number 053 9333333		Activity Summary Balance \$1,505.99	

5.0

Your New Checking Account:

More Useful Services

More Useful Services (continued)

Savings Account

Savings accounts are a safe place to keep money that you may not need to use immediately. With a savings account, you can:

- Earn interest on the money in your account. Interest rates on savings accounts depend on which account you choose and the amount of money you keep in the account.
- Put money aside to save for a future goal – or for unexpected expenses
- Link your savings account to your checking account for Overdraft Protection

There are many kinds of savings accounts available, including basic savings accounts; free children's savings accounts; Time Accounts, also known as Certificates of Deposit (CDs); and Individual Retirement Accounts (IRAs).

Federal regulations limit the number of certain types of withdrawals, such as online, phone, or overdraft protection transfers that you can make from your savings account. Your Banker will be able to explain the features and benefits of your savings account.

Only Wells Fargo offers *My Savings Plan*SM, a free online savings tool designed to help you save for your goals. With *My Savings Plan*SM, you can:

- Get expert tips and guidance that will help you save for your goal
- Build your savings with automatic transfers from your other Wells Fargo accounts into your goal-assigned savings accounts and watch your savings grow
- Automatically track your progress. Sign on anytime to see how much you've saved toward your goal.

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Automatic Transfer

Set up an Automatic Transfer. It's easy to save when it's automatic. Your Banker will help you to set up an Automatic Transfer from your checking account to your savings account. You can choose the amount and date when you would like the transfer to occur. You can also set up automatic transfers through Wells Fargo Online Banking.

Global Remittance Services

You can send money to other countries, such as Mexico, Guatemala, El Salvador, Philippines, India, China, and Vietnam in a way that is economical, convenient, and dependable with *Wells Fargo ExpressSend*SM Service.

Wells Fargo Credit Card

Credit cards from a bank can be used to purchase something now and repay over time. Credit cards serve a broad purpose:

- A Wells Fargo Credit Card can be linked to your checking account for convenient Overdraft Protection¹
- When credit cards are used responsibly, you can build a positive credit history that can help you qualify for other loans and perhaps lower interest rates on money you borrow
- A secured credit card can help you establish credit for the first time or rebuild your credit if you have a poor credit history

The requirements to obtain a credit card or personal loan vary depending on the type of credit card. Talk to a Wells Fargo Banker about how to apply. To learn more about building credit, please visit *Hands On Banking*[®] – Wells Fargo's award-winning financial literacy program.



Set up an automatic payment. You can write a check each month for the full balance, but an automatic payment will ensure that your payment arrives on time.

¹See credit card Customer Agreement and Disclosure Statement for applicable fees.

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Your New Checking Account:

Glossary – Key Terms For You To Know

Common Banking Terms

Account

A bank account helps you keep your money safe and easy to access. The common accounts are checking and savings accounts.

ATM

(Automated Teller Machine) You can make deposits and get cash at an ATM by following simple instructions on the screen. Wells Fargo ATM Instructions are available in many languages.

Available Balance

The amount of money in your account that you can use or withdraw. The balance shown by the bank may not reflect all deposits and withdrawals you have made, if they have not been recorded to your account.

Check Card

(Also known as a debit card). Your Check Card is linked to your checking account and can be used to withdraw money and make deposits at ATMs and to make purchases at merchants instead of writing a check. When you use your Check Card to make purchases, the money is deducted from your primary linked checking account. **It is not a credit card.**

Deposit

Adding money to your account. Deposits can be made to your account at a banking location, at ATMs, by mail, by automatic transfers, or automatically through Direct Deposit.

Direct Deposit

When you sign up for Direct Deposit, your paycheck or other recurring income is electronically deposited into your checking or savings account automatically. Contact your employer to see if Direct Deposit is available to you.

Global Remittance Services

A service that allows you to send money to families and friends in another country. You can transfer the money from your checking account.

Interest

Money the bank pays you for keeping your money at the bank in certain accounts.

Overdraft

When you spend more money than you have in your account, the bank may pay the transaction on your behalf and create an overdraft (or negative balance) in your account. You must repay this amount back to the bank.

Glossary – Key Terms For You To Know (continued)

Overdraft Protection

Overdraft Protection is available money from your linked savings or credit account that is automatically transferred to cover the entire amount needed in your checking account, up to the amount available in the linked savings or credit account. There is a fee for the transfer – but it is lower than overdraft fees.

Returned Item

This is also known as “insufficient funds” or a “bounced check.” If you spend more money than you have in your checking account, the bank may return the transaction unpaid.

Withdrawal

Taking money out of your account. You can do this many different ways:

- Write a check
- Check Card purchase – use your Check Card to make a purchase anywhere Visa® debit cards are accepted including, gas stations, grocery stores, and online
- ATM withdrawals – get cash at any ATM worldwide
- At any Wells Fargo store or banking location



Notes

Customer Service Is Just A Phone Call Away

Wells Fargo Phone BankSM
1-800-TO-WELLS (1-800-869-3557)
TTY/TDD for Customers with Hearing Impairments
1-800-877-4833

Para Asistencia en Español
1-877-PARA-WFB (1-877-727-2932)

華語服務熱線
1-800-288-2288

The information contained in the guide is subject to change.
Please see the applicable account agreements for the current terms and conditions.

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